

Spending Plan



Monthly Expenses	Estimated	Actual	Monthly Expenses	Estimated	Actual
<i>Shelter</i>			<i>Family Cost Cont.</i>		
Mortgage or Rent			Child Support/Alimony		
2nd Mortgage/Equity Line			Child Care/Baby-Sitter		
Association Dues			Pet Care		
Taxes (if not escrowed)			Postage		
Homeowner/Renter Insurance			Lessons		
Cleaning Supplies/Service			Professional Association Fees		
Yard Care			Memberships (Health Clubs)		
Home Upkeep/Repairs			Tuition/Books/School Supplies		
Furniture/Appliances			Children's Allowance		
Security System			Family/Social Events		
<i>Utilities</i>			<i>Personal Care</i>		
Electricity			Clothing/Shoes		
Gas/Heating			Uniforms		
Water/Sewer/Trash			Laundry/Dry Cleaning		
Telephone/On-Line Computer			Hair Cuts/Hair Care		
Car Telephone/Beeper			Make-Up/Cosmetics		
Pest Control			Toiletries/Personal Items		
Cable TV			Other		
Water Softener					
Bottled Water					
			<i>Health Cost</i>		
<i>Insurance</i>			Dental		
Health/Dental Insurance			Doctor/Chiropractor		
Auto Insurance			Prescriptions/Vitamins		
Life Insurance			Counseling		
Disability/Accident			Eyeglasses/Contacts		
			Other		
<i>Groceries/Meals</i>					
Food at Home			<i>Gifts/Outside Giving</i>		
Food at Work			Church/Charities		
Meals Out			Gift to Family		
Special Diet			Gift to Others		
Snacks/Vending Machines			Christmas Reserve		
			Other		
<i>Transportation</i>					
Car/Lease Payments			<i>Miscellaneous</i>		
Car Repairs/Maint./Wash			Student Loan Payments		
Gasoline			Recreation/Sports/Hobbies		
License/Stickers			Newspapers/Magazines		
Parking/Tolls			Travel/Vacations		
Public Transportation			Cigarettes/Tobacco/Beverages		
<i>Family Cost</i>			<i>Other</i>		
Legal/Tax Advice			Short-term Savings		
Union Dues (if not deducted)			Long-term Savings		
Checking Account/ATM Fees					
			<i>Total Expenses</i>		